

Frequently Asked Questions about NYSUT Member Benefits (for PSC/CUNY Members)



1. How do I apply for Term Life or Level Term Life Insurance?

You will need your NYSUT ID# to apply for the NYSUT Member Benefits Trust-endorsed Term Life or Level Term Life Insurance Programs

Learn more about **Term Life Insurance** by clicking the following link --

<http://memberbenefits.nysut.org/program-service/insurance/term-life-insurance>

Learn more about **Level Term Life Insurance** by clicking the following link --

<http://memberbenefits.nysut.org/program-service/insurance/level-term-life-insurance>

Please note that each of these pages contain a link to the Plan Administrator's (Mercer Consumer) website to learn more about these plans or print out an application.

2. Can I apply for Term Life Insurance if I am management?*

If your management title is listed as "excluded," you are eligible to apply for Term Life Insurance only. You are not eligible to apply for any other NYSUT Member Benefits-endorsed programs.

The process for this is as follows: 1) Confirm your management title is "excluded"; 2) Contact Michelle Kennedy at NYSUT Member Benefits; 3) NYSUT Member Benefits will request your NYSUT ID#; and 4) Member Benefits will send your NYSUT ID in the mail with an application.

*The PSC-CUNY Welfare Fund pays your PSC/CUNY Access Fee, which gives you access to apply for term life insurance. If you do not apply for life insurance within six months, your Access Fee terminates and you will need to contact Michelle Kennedy at NYSUT Member Benefits again.

3. How do I receive the New Member Term Life Insurance special offer?

New Members and Fee Payers to the union will be eligible for a one-year, up to \$25,000, Term Life Insurance certificate. For purposes of this offer, a new member is considered to be someone who has never been a member of, or fee payer to, NYSUT in the past. Transfers from one local association to another will not be considered new members.

After the no-cost year, the Term Life Insurance administrator will send a conversion to a premium-paying offer. There is no obligation to continue the no-cost coverage. All other coverage under the endorsed Term Life & Level Term Life Insurance programs will be medically underwritten.

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4. Can I double up on programs like the Dental or Vision Plans?

No. If you have dental or vision coverage through the PSC-CUNY Welfare Fund, you should not purchase these programs through NYSUT Member Benefits-endorsed voluntary programs.

5. May I apply for Catastrophe Major Medical or Long-Term Care Insurance?

Both the PSC-CUNY Welfare Fund and NYSUT Member Benefits endorse a Catastrophe Major Medical (CMM) Plan. However, because of the Affordable Care Act, neither program is accepting new applications at this time.

In regards to Long-Term Care Insurance, PSC-CUNY Welfare Fund's endorsed program is also closed to new policies. However, NYSUT Member Benefits does have an endorsed program provider that you may be interested in contacting for more information.

Learn more about **Long-Term Care Insurance** by clicking the following link --
<http://memberbenefits.nysut.org/program-service/insurance/long-term-care>

6. Who can I contact at NYSUT Member Benefits if I have questions?

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